

Section XI

Home Modification

Grants for Accessibility

Description:

Through funding from the Connecticut State Department of Economic and Community Development, Grants for Accessibility, a program administered by the Corporation for Independent Living, is a statewide grant program, which is designed to help people modify their existing housing. Grants are given to eligible families and individuals to make modifications to residential dwellings that improve accessibility for persons with physical disabilities. Persons may be eligible if they use wheelchairs for mobility or are deaf, hearing impaired, blind, visually-impaired, have multiple sclerosis, cerebral palsy, a traumatic brain injury or any other physical disability.

Grant amounts range from \$1,000 to \$20,000 with an initial full lien against the home. Total lien amounts are reduced automatically by 10 percent annually. At the end of the tenth year, the grant is forgiven in full and the lien removed from the homeowner's land records. Any item deemed necessary to improve the home's accessibility is an eligible item. A partial list of possible modifications that can be covered are:

- ramps,
- tactile identification features,
- visual door signals and alarms,
- three foot doors,
- lever handles on doors,
- call-for-aid systems,
- handrails on corridors,
- kick plates on doors,
- lowered peepholes,
- wall corner protection guards,
- carpeting,
- adjusted electrical outlets/switches,
- knee space under sinks,
- grab bars around toilets, and
- roll-in showers.

Individuals who think they may be eligible are encouraged to call the Corporation for Independent Living.

Eligibility Requirements, Service Areas and Program Year:

Eligibility Requirements:

- Total household income must be at or below 80 percent of the median income set by the Department of Housing and Urban Development (HUD) (refer to [Appendix J](#)), and

- Must have a physical disability and own their own homes, or
- Must be a parent of a child with a physical disability and be a homeowner, or
- Must be a tenant and have the landlord's written consent to make accessible renovations.

Service Areas:

Statewide

Program Year:

N/A

Contact Information:

Corporation for Independent Living

30 Jordan Lane

Wethersfield, CT 06109

Telephone: 860-563-6011

Fax: 860-563-2562

Website: www.cilhomes.org

Related Information:

[Home Improvement Loan Program, refer to page XI – 5.](#)

[Rebuilding Together, refer to page XI – 7.](#)

[Rural Home Repair Loans and Grants \(Section 504\), refer to page XI – 10.](#)

Hazardous Materials Abatement

Description:

Through funding from the Connecticut Department of Economic and Community Development, the Community Renewal Team, Inc. and its Home Solutions Program offers grants and no-interest and low-interest loans for the purpose of hazardous materials abatement. Grants are available for properties occupied by low- and moderate-income residents; no-interest and low-interest loans are available for properties occupied by all other residents. Funds are available for residential owner-occupied and/or rental properties. Properties may be single family or multifamily with no more than six dwelling units. Funds range from \$1,000 to \$15,000 per unit. Abatement of vacant units is also permissible. This program has limited funding, which may require that applicants be placed on a wait list for service.

Eligibility Requirements, Service Areas and Program Year:

Eligibility Requirements:

- Eligibility is based upon the income of the tenants living in the housing units to be abated. If the unit is vacant, eligibility is based upon the income of the property owner.
- Individuals whose income is below 100 percent of the area median income may receive a grant to pay for abatement services. Persons whose income is greater than 100 percent of the area median income may receive a loan with a term of 15 years. Interest rates depend upon the participant's income. Refer to [Appendix J](#) for income limits established by the Department of Housing and Urban Development (HUD).
- Applicants whose income is more than 200 percent of the area median income must provide proof that they were denied funding for abatement services` by a lending institution that is regulated by the State of Connecticut.

Service Areas:

Statewide

Program Year:

N/A

Contact Information:

Community Renewal Team, Inc.
Home Solutions Program
44 Hamlin Street
Middletown, CT 06457

Telephone: 860-347-4465
Fax: 860-346-6813
Website: www.crtct.org

Related Information:

N/A

Home Improvement Loan Program

Description:

The People's Bank/Connecticut Housing Investment Fund, Inc. (CHIF), Home Improvement Loan Program, provides loans to eligible homeowners who wish to repair or renovate their homes. Homes must be one- to four-family residential properties that are located in Connecticut and are owner-occupied. Homeowners may borrow a minimum of \$400 and a maximum of \$10,000 at a 7.99 percent fixed rate. The loan amount a person can receive depends upon his or her ability to repay the loan. The maximum loan term is 10 years. Repayment is based on this maximum term, but borrowers can repay the loan sooner if they wish, with no pre-payment penalty. Eligible improvements that can be made with this loan program include:

- Additions to the structure, finished attics, repair of termite damage,
- Remodeled kitchens and bathrooms,
- Elimination of health and safety hazards,
- New exterior siding and exterior painting,
- Roofs, gutters and downspouts,
- Reconditioned or replacement of plumbing, air conditioning, and electrical systems,
- Flooring, tiling and carpeting,
- Improving accessibility for persons with disabilities, and
- Energy conservation improvements, which can include double-pane windows, insulation and domestic hot water systems.

Homeowners can apply for loans by calling, writing, faxing or emailing CHIF. It usually takes CHIF approximately three to four weeks from the time an application is received to close or grant a loan.

Eligibility Requirements, Service Areas and Program Year:

Eligibility Requirements:

- Must live in a one- to four-family residential property located in Connecticut.
- Must pay a non-refundable application fee of \$25.
- Must pay closing costs, which are approximately \$60.
- Must have good credit.
- Must meet income requirements that vary by family size.

Service Areas:

Statewide

Program Year:
N/A

Contact Information:

Connecticut Housing Investment Fund, Inc.
121 Tremont Street
Hartford, CT 06105
Telephone: 860 233-5165
Fax : 860-233-3920
Website: www.chif.org

Related Information:

[Energy Conservation Loan, refer to page XVII – 5.](#)
[Single Family Energy Conservation Loan Program, refer to page XVII – 10.](#)

Rebuilding Together

Description:

Rebuilding Together is a national non-profit organization that preserves and revitalizes houses and communities. Its goal is to ensure that low-income homeowner's, primarily older adults and persons with disabilities, live safely, independently and with dignity. Rebuilding Together provides necessary repairs, improvements and modifications to existing homes, free of charge to low-income persons who are unable to do the work themselves. This work often allows older persons and persons with disabilities to remain in their homes and age in place. Affiliates are independent, not-for-profit entities that can provide such services as home modifications, plumbing and electrical repairs, roofing and other home improvements.

Many Rebuilding Together affiliates work throughout the year making repairs and modifications; but most of the national volunteer efforts culminate on National Rebuilding Day, which is typically the last Saturday in April.

Non-profit facilities may also be eligible for services. Rebuilding Together also provides interested individuals with an opportunity to volunteer.

Eligibility Requirements, Service Areas and Program Year:

Eligibility Requirements:

- Must be a homeowner in a community that offers services from a Rebuilding Together affiliate.
- Must meet financial requirements, which may vary by affiliate. Generally persons must be low to very low income.
- Must complete an application with a Rebuilding Together affiliate in the community.

Service Areas:

Barkhamsted
Bethlehem
Bridgeport
Bridgewater
Canaan
Colebrook
Cornwall
Darien
Danbury
Falls Village
Goshen

Greenwich
Hartford
Harwinton
Kent
Litchfield
Manchester
Morris
New Canaan
New Britain
New Hartford
New Milford

Norwalk
Norfolk
Plymouth
Roxbury
Salisbury
Salisbury
Sharon
Stamford
Thomaston
Torrington
Warren

Washington
Watertown

Winchester

Woodbury

Program Year:
May 1 – October 14

Contact Information:

Rebuilding Together Affiliates in Connecticut:

Greg Secord
P.O. Box 230295
Hartford, CT 06123
Telephone: 860-757-9425
Email: info@RTHartford.org
Website: www.RTHartford.org

Town Served:
Hartford

Ceia Webb
122 Stilson Hill Road
New Milford, CT 06776
Telephone: 860-350-2290
Email: ceiawebb@rebuildinglitchfieldcounty.org
Website: www.rebuildinglitchfieldcounty.org

Towns Served:

Litchfield County:

Barkhamsted
Bethlehem
Bridgewater
Canaan
Colebrook
Cornwall
Goshen
Harwinton
Kent

Litchfield
Morris
New Hartford
New Milford
Norfolk
North Canaan
Plymouth
Roxbury
Salisbury

Sharon
Thomaston
Torrington
Warren
Washington
Watertown
Winchester
Woodbury

Helen Cieslowski
Special Care Community Center
370 Osgood Avenue
New Britain, CT 06053
Telephone: 860-832-4389
Email: rebuildtogethernb@sbcglobal.net

Town Served:
New Britain

Gina Vinci
945 Summer Street, 3rd floor
Stamford, CT 06905
Telephone: 203-921-1792
Email: gina@rebuildingstgr.org
Website: www.rebuildingstgr.org

Towns Served:

Bridgeport
Danbury
Darien

Greenwich
New Canaan

Norwalk
Stamford

Scott Garman
41 Center Street
Manchester, CT 06040
Telephone: 860-647-3084

Town Served:
Manchester

Related Information:

[Grants for Accessibility, refer to page XI – 1.](#)
[Home Improvement Loan Program, refer to page XI – 5.](#)
[Rural Home Repair Loans and Grants, refer to page XI – 10.](#)

Rural Home Repair Loans and Grants (Section 504)

Description:

The United States Department of Agriculture (USDA) Rural Development Section 504 loans and grants are available to assist eligible, very low-income, rural homeowners with home repairs. Loans and grants can be used for installation or repair of sanitary disposal systems, replacement of heating systems, roofs and electrical wiring, or repairs or modifications to make the home accessible to persons with disabilities. Some restrictions apply to how grants and loans may be used. Loans and grants cannot be used to assist in the construction of a dwelling, make repairs to a dwelling that is in such poor condition that with completed repairs the dwelling continues to be a major hazard to the safety and health of its occupants. They also may not move a mobile/manufactured home from one site to another or refinance any debt or obligation of the borrower/grantee. Some restrictions apply to how grants and loans may be used.

Grant funds can be used towards repairs that remove agency-identified health or safety hazards. Grant funds may not be used to make cosmetic changes or for convenient purposes. Grant funds may also be used to make the dwelling accessible to persons with disabilities. Lifetime grant assistance to any individual may not exceed a cumulative total of \$7,500.

Loan funds may be used to pay costs to improve or modernize the home regardless of health or safety hazards. The maximum loan amount cannot exceed \$20,000. Loans are written at a one percent annual interest rate for a maximum term of 20 years.

Repairs and modifications can be made to mobile homes provided that: the applicant owns both the home and the site and has occupied it prior to application; the mobile home is on a permanent foundation or will be put on one with Section 504 funds; and the mobile home is in need of repairs to remove health or safety hazards.

Eligibility Requirements, Service Areas and Program Year:

Eligibility Requirements:

For grant funds:

- Must live in an eligible town.
- Must be 62 years of age or older.
- Must own and occupy a modest (as defined by USDA Rural Development) single family dwelling.
- Must be considered very low income as defined by Rural Development income limits (refer to [Appendix K](#)) and be unable to repay a loan at a one percent annual interest rate.

- Must use assets in excess of \$20,000
- Repairs and improvements must be necessary to make the dwelling safe and sanitary and/or remove health and safety hazards.
- Grants must be repaid if the home is sold within three years.
- Must provide three written estimates.

For loan funds:

- Must live in an eligible town.
- Must be at least 18 years of age.
- Must own and occupy the dwelling.
- Must be considered very low income as defined by Rural Development income limits (refer to [Appendix K](#)) and be able to repay a loan at a one percent annual interest rate.
- Must provide written cost estimates for all work that is to be performed.
- Loans exceeding \$7,500 require a credit report, homeowner's insurance and an attorney to close and certify mortgage position.
- Loans exceeding \$15,000 require an appraisal in addition to all of the above requirements. Property insurance is also required.
- Must use assets in excess of \$15,000 if the person is less than 62 years of age; persons 62 and older must use assets in excess of \$20,000.

Service Areas:

Rural Development's eligible areas for housing programs:

Fairfield County:

Brookfield
Easton
Monroe

New Fairfield
Newtown
Redding

Sherman
Weston

Hartford County:

Avon
Burlington
Canton

East Granby
East Windsor
Granby

Hartland
Marlborough
Suffield

Litchfield County:

Barkhamsted
Bethlehem
Bridgewater
Canaan
Colebrook
Cornwall
Goshen
Harwinton

Kent
Litchfield
Morris
New Hartford
New Milford
Norfolk
North Canaan
Plymouth

Roxbury
Salisbury
Sharon
Thomaston
Warren
Washington
Winchester
Woodbury

Middlesex County:

Chester
Clinton
Deep River
Durham
East Haddam

East Hampton
Essex
Haddam
Killingworth
Middlefield

Portland
Old Saybrook
Westbrook

New Haven County:

Beacon Falls
Bethany
Guilford
Madison

Middlebury
North Branford
Oxford
Prospect

Seymour
Southbury
Woodbridge

New London County:

Bozrah
Colchester
East Lyme
Franklin
Griswold
Lebanon

Ledyard
Lisbon
Lyme
Montville
North Stonington
Old Lyme

Preston
Salem
Sprague
Stonington-Partially
Voluntown
Waterford-Partially

Tolland County:

Andover
Bolton
Columbia
Coventry

Ellington
Hebron
Mansfield
Somers

Stafford
Tolland
Union
Willington

Windham County:

Ashford
Brooklyn
Canterbury
Chaplin
Eastford

Hampton
Killingly
Plainfield
Pomfret
Putnam

Scotland
Sterling
Thompson
Windham
Woodstock

Program Year:

March 1 – April 30

Contact Information:

For additional information about the program and to obtain application forms contact the local USDA Rural Development offices on the next page:

Norwich Field Office
238 West Town Street
Norwich, CT 06360
Johan M. Strandson, Area Director
Telephone: 860-859-5218 Ext. 3004
Fax: 860-859-5223
Email: johan.strandson@ct.usda.gov
Website: www.rurdev.usda.gov

Office Hours:
Monday – Friday
8:00 a.m. – 4:30 p.m.

Counties Served:
New London County
Windham County

Windsor Field Office
100 Northfield Drive 4th floor
Windsor, CT 06095
Mary E. Grasso, Area Director
Telephone: 860-688-7725 Ext. 4
Fax: 860-688-7979
Email: mary.grasso@ct.usda.gov
Website: www.rurdev.usda.gov

Office Hours:
Monday – Friday
8:00 a.m. – 4:30 p.m.

Counties Served:
Fairfield County
Hartford County
Litchfield County
Middlesex County
New Haven County
Tolland County

Related Information:

[Home Improvement Loan Program, refer to page XI – 5.](#)

Senior Emergency Repair

Description:

Through funding from the Connecticut Department of Economic and Community Development, the Community Renewal Team, Inc. and its Home Solutions Program offers no-interest and low-interest loans and grants for the purpose of emergency home repairs. Rates and terms of these loans vary depending upon a person's income. Loans may be offered on residential properties that have two housing units; but the homeowner must occupy one of the units. Repairs can range from \$1,000 to \$10,000. If individuals can prove they are unable to repay a loan, other forms of financial assistance may be provided. This program has limited funding, which may require that applicants be placed on a wait list for services.

Eligibility Requirements, Service Areas and Program Year:

Eligibility Requirements:

- Applicants must be age 62 or older at time of application.
- Income cannot exceed the maximum qualifying income for the Property Tax Relief program; \$29,800 for a single individual and \$36,500 for a couple.

Service Areas:

Statewide

Program Year:

N/A

Contact Information:

Community Renewal Team, Inc.
Home Solutions Program
44 Hamlin Street
Middletown, CT 06457
Telephone: 860-347-4465
Fax: 860-346-6813
Website: www.crtct.org

Related Information:

[Home Improvement Loan Program, refer to page XI – 5.](#)

Septic Tank Enlargement or Replacement

Description:

Through funding from the Connecticut Department of Economic and Community Development, the Community Renewal Team, Inc. and its Home Solutions Program offers low-interest loans for the purpose of septic tank repair, replacement or enlargement. To receive a loan for this purpose the subsurface sewage disposal system must be determined to be a nuisance in accordance with the public health code. The minimum loan amount is \$1,000; there is no maximum amount that can be borrowed as long as the amount requested is customary and reasonable given the work that is required for the project. Loan rates and terms may vary depending upon a person's income. Loans are offered for residential properties with up to two housing units in which the property owner occupies one.

Applicants must show certification by a lending institution regulated by Connecticut law that a loan for the repair, replacement or enlargement of the subsurface sewage disposal system has been denied. Applicants do not have to meet financial eligibility criteria unless they request a loan deferment. Loan deferments are granted if the applicant has a disability or is age 62 or older, when requested.

Eligibility Requirements, Service Areas and Program Year:

Eligibility Requirements:

- Must have a certification from the district or local director of health to prove that the existing subsurface sewage disposal system is declared to be a nuisance in accordance with the public health code and repair is pursuant to the public health code.
- Must have a certificate issued by a lending institution regulated by Connecticut laws that verifies that a loan for the repair, enlargement or replacement of the subsurface sewage disposal system has been denied.
- Must have a disability or be age 62 or older to be considered for a loan deferment.

Service Areas:

Statewide

Program Year:

N/A

Contact Information:

Community Renewal Team, Inc.
Home Solutions Program
44 Hamlin Street
Middletown, CT 06457
Telephone: 860-347-4465
Fax: 860-346-6813
Website: www.crtct.org

Related Information:

N/A